

Information to identify the case:

Debtor 1	<u>Marc D. Getty</u>	Social Security number or ITIN	xxx-xx-7960
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22839-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc D. Getty

2/7/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Marc D. Getty
 Debtor

Case No. 14-22839-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db +Marc D. Getty, 2254 Locust Ave., Fairmont, WV 26554-1289
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Penn Hills School District, c/o Maiello, Brungo & Maiello, LLP, 3301 McCrady Road,
 Pittsburgh, PA 15235-5137
 13909156 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
 (address filed with court: Navient Solutions, Inc. on behalf of USAF,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
 13887871 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 West Twelve Mile Road,
 Southfield, MI 48034)
 13888382 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
 13887872 +Denovus, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13887873 Department of Education / Sallie Mae, PO Box 9533, Wilkes Barre, PA 18773-9533
 13887874 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
 13887875 +Ocwen, 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213-3410
 13887876 Ocwen Loan Servicing, P.O. Box 4622, Waterloo, IA 50704-4622
 13887877 +Penn Hills, c/o Maiello Brungo & Maiello, 3301 McCrady Road, Pittsburgh, PA 15235-5137
 13887878 +Pontus Capital, 875 Prospect St #303, La Jolla, CA 92037-4264
 13955818 +Pontus Capital, LLC, 875 Prospect St, Suite 303, La Jolla, CA 92037-4264
 13887879 +Pontus Investment Portfolio III, LLC, FCI Lender Services, 8180 East Kaiser Blvd.,
 Anaheim Hills, CA 92808-2277

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 08 2020 02:49:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14880758 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Feb 08 2020 02:48:34
 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
 13887869 EDI: APPLIEDBANK.COM Feb 08 2020 07:23:00 Applied Bank, PO Box 17120,
 Wilmington, DE 19886-7120
 13887870 +EDI: CAPITALONE.COM Feb 08 2020 07:23:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 13914259 EDI: CAPITALONE.COM Feb 08 2020 07:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13962705 EDI: NAVIENTFKASMSERV.COM Feb 08 2020 07:23:00 Navient Solutions Inc. on behalf of,
 Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635
 14153537 +Fax: 407-737-5634 Feb 08 2020 02:55:47 Ocwen Loan Servicing, LLC,
 Attn: Cashiering Department, 1661 Worthington RD., Suite 100,
 West Palm Beach, FL 33409-6493
 13915851 EDI: Q3G.COM Feb 08 2020 07:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14808400 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Feb 08 2020 02:48:34
 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Great Lakes Higher Education Corporation
 cr Ocwen Loan Servicing, LLC
 cr PHH MORTGAGE CORPORATION
 cr PONTUS INVESTMENT PORTFOLIO III, LLC
 cr* ++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180
 (address filed with court: GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961,
 Madison, WI 53708)

TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: aala
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Feb 07, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PONTUS INVESTMENT PORTFOLIO III, LLC
andygornall@latouflawfirm.com
Elizabeth Lamont Wassall on behalf of Creditor Ocwen Loan Servicing, LLC pabk@logs.com,
ewassall@logs.com
James Warmbrodt on behalf of Creditor PONTUS INVESTMENT PORTFOLIO III, LLC
bkgroup@kmlawgroup.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Jerome B. Blank on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com
Jerome B. Blank on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com
John P. Neblett on behalf of Creditor Great Lakes Higher Education Corporation
jpn@neblettlaw.com, llm@neblettlaw.com
Joseph A. Dessoye on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor Ocwen Loan Servicing, LLC jschalk@barley.com,
sromig@barley.com
Kenneth Steidl on behalf of Debtor Marc D. Getty julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Robert Davidow on behalf of Creditor PHH MORTGAGE CORPORATION
robert.davidow@phelanhallinan.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor Ocwen Loan Servicing, LLC swinneg@udren.com,
cblack@udren.com
Thomas Song on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com

TOTAL: 16